

Information to identify the case:

| | | | |
|--------------------------------|----------------------------------|--------------------------------|-------------|
| Debtor 1 | <u>Marianela S. Lopez</u> | Social Security number or ITIN | xxx-xx-2367 |
| | First Name Middle Name Last Name | EIN | -- |
| Debtor 2 | | Social Security number or ITIN | ---- |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | -- |
| United States Bankruptcy Court | District of New Jersey | | |
| Case number: | 15-20661-JNP | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Marianela S. Lopez
aka Marianela S Rodriquez, aka Marianela S
Rondon

6/5/20

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Marianela S. Lopez
DebtorCase No. 15-20661-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 35

Date Rcvd: Jun 05, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2020.

db
515553801 +Marianela S. Lopez, 312 S. Willow Avenue, Galloway, NJ 08205-4620
515553802 +Atlantic County Superior Court, 1201 Bacharach BLVD, Atlantic City, NJ 08401-4526
515553803 +Atlantic Emergency Assoc, 6880 W Snowville Road, Ste 210, Brecksville, OH 44141-3255
515553807 +Atlantic Radiologist Professional Assoc, P.O. Box 1626, Indianapolis, IN 46206-1626
515553808 +First American Acceptance Co., 2 Industrial Way W, Eatontown, NJ 07724-2265
++GREENTREE SERVICING LLC, BANKRUPTCY DEPARTMENT, P O BOX 6154, RAPID CITY SD 57709-6154
(address filed with court: Green Tree, Green Tree Bankruptcy Department, PO Box 6154, Rapid City, SD 57709)
515696163 +Green Tree Servicing LLC, PO BOX 0049, Palatine, IL 60055-0049, Telephone 60055-0049
515553810 +Hyat Hyat & Landau LLC, Two Industrial Way West PO BOX 500, Eatontown, NJ 07724-0500
515553815 +Kim Michelle Kline, Esquire, 210 Mystic Drive, Egg Harbor Twp, NJ 08234-6981
515553818 LCA Collections, PO Box 2240, Burlington, NC 27216-2240
515553817 Lab Corp, PO Box 2240, Burlington, NC 27216-2240
515553819 Macys, P.O. Box 2818, Mason, OH 45040
518651072 New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
518651073 New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
515553821 Office Of Attorney General, Richard J Hughes Justice Complex, 25 Market St, P.O. Box 112, Trenton, NJ 08625-0112
515553822 +Patient Financial Services, RE: Atlantic ER Assoc-Kessler Sed, 30 Washington Ave Suite C-6, Haddonfield, NJ 08033-3341
515553824 +Rickart Collection Systemes, 575 Milltown Rd, Po Box 7242, North Brunswick, NJ 08902-7242
515553825 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
(address filed with court: State Of New Jersey, Divison Of Taxation, P.O. Box 245, Trenton, NJ 08695)
515553826 State Of New Jersey, Department Of Labor, CN 951, Trenton, NJ 08625-0951

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 06 2020 03:04:29 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 06 2020 03:04:22 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515727501 +EDI: CINGMIDLAND.COM Jun 06 2020 06:03:00 AT&T Mobility II LLC, % AT&T Services, Inc, Karen Cavnaro, Paralegal, One AT&T Way, Room 3A104, Bedminster, NJ 07921-2693
515553800 EDI: CINGMIDLAND.COM Jun 06 2020 06:03:00 AT&T Wireless, PO Box 8229, Aurora, IL 60572-8229
515553798 +EDI: ACCE.COM Jun 06 2020 06:03:00 Asset Acceptance, PO Box 1630, Warrem, MI 48090-1630
515553799 EDI: ARSN.COM Jun 06 2020 06:03:00 Associated Recovery System, Po Box 469046, Escondido, CA 92046-9046
515553804 E-mail/Text: nicole.watts@atlanticare.org Jun 06 2020 03:02:32 Atlanticare Region Medical Center, Po Box 786361, Philadelphia, PA 19178-6361
515553823 E-mail/Text: Bankruptcy.RI@Citizensbank.com Jun 06 2020 03:03:16 RBS Citizens, PO Box 42113, Providence, RI 02940-2113
515681660 EDI: BL-BECKET.COM Jun 06 2020 06:08:00 Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
515553805 EDI: CITICORP.COM Jun 06 2020 06:04:00 Citi Bank, PO Box 6533, The Lakes, NV 88901-6533
515553806 +EDI: DCI.COM Jun 06 2020 06:08:00 Diversified Consultants, 10550 Deerwood Park Blvd 309, Jacksonville, FL 32256-2805
515553809 EDI: RMSC.COM Jun 06 2020 06:08:00 Green Tree Servicing, 332 Minnesota St, Ste 610, Saint Paul, MN 55101
515553814 +EDI: IRS.COM Jun 06 2020 06:08:00 Internal Revenue Service, 1601 Market Street, Philadelphia, PA 19103-2301
515553816 +E-mail/Text: bncnotices@becket-lee.com Jun 06 2020 03:03:44 Kohls, P.O. Box 3115, Milwaukee, WI 53201-3115
515553820 +EDI: MID8.COM Jun 06 2020 06:03:00 Midland Fund, 8875 Aero Drive - Suite 200, San Diego, CA 92123-2255
515553828 +EDI: VERIZONCOMB.COM Jun 06 2020 06:03:00 Verizon New Jersey, 500 Technology Dr, Weldon Spring, MO 63304-2225

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515696162* ++GREENTREE SERVICING LLC, BANKRUPTCY DEPARTMENT, P O BOX 6154, RAPID CITY SD 57709-6154
(address filed with court: Green Tree Servicing LLC, PO BOX 6154, Rapid City, SD 57709-6154, Telephone # 888-298-7785)
515553813* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, Po Box 724, Springfield, NJ 07081)
515553812* Internal Revenue Service, Officer, a managing or general agent, PO Box 744, Springfield, NJ 07081-0744
515553811* +Internal Revenue Service, Officer, a managing or general agent,, PO Box 7346, Philadelphia, PA 19101-7346

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 35

Date Rcvd: Jun 05, 2020

515553797 ##+Academy Collection Service, 10965 Decatur Road, Philadelphia, PA 19154-3210
515553827 ##+Stephen Einstein & Associates PC, 20 Vesey Street Ste 1406, New York, NY 10007-4217
TOTALS: 0, * 4, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 07, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on June 5, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Gregory L. Van Dyck on behalf of Plaintiff NJ Department of Labor and Workforce Development,
Division of Unemployment and Disability Insurance Gregory.VanDyck@dol.lps.state.nj.us
Harold N. Kaplan on behalf of Creditor New Residential Mortgage LLC hkaplan@rasnj.com,
informationathnk@aol.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Kevin Gordon McDonald on behalf of Creditor Ditech Financial LLC kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Laura M. Egerman on behalf of Creditor New Residential Mortgage LLC bkyecf@rasflaw.com,
bkyecf@rasflaw.com;legerman@rasnj.com
Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com
Seymour Wasserstrum on behalf of Debtor Marianela S. Lopez mylawyer7@aol.com,
ecf@seymourlaw.net;r47769@notify.bestcase.com

TOTAL: 9